ABSTRACT

An integrated database and information server are provided that efficiently share information and tasks between various stored value programs. A server is configured to provide reusable objects and data structures that are suitably shared between various stored value products. A database at the server allows data to be shared between various programs so that each consumer associates with only one database record even though that consumer may use multiple shared value products. An exemplary common record for a consumer includes information relating to mailing addresses, preferred language, and the like. By integrating modules and avoiding duplicate records, the record communicates with all stored value programs, so the information does not need to be repeatedly entered into the database. Moreover, new stored value products are quickly and easily created through selection and arrangement of various shared objects preferably maintained within the database.

- 32 -